

# Maryland Higher Education Commission Administration

## State Scholarship



Senate Budget and Taxation Subcommittee on  
Education, Business, and Administration

January 25, 2002

# Maryland Higher Education Commission

John J. Oliver, Jr., Chairman

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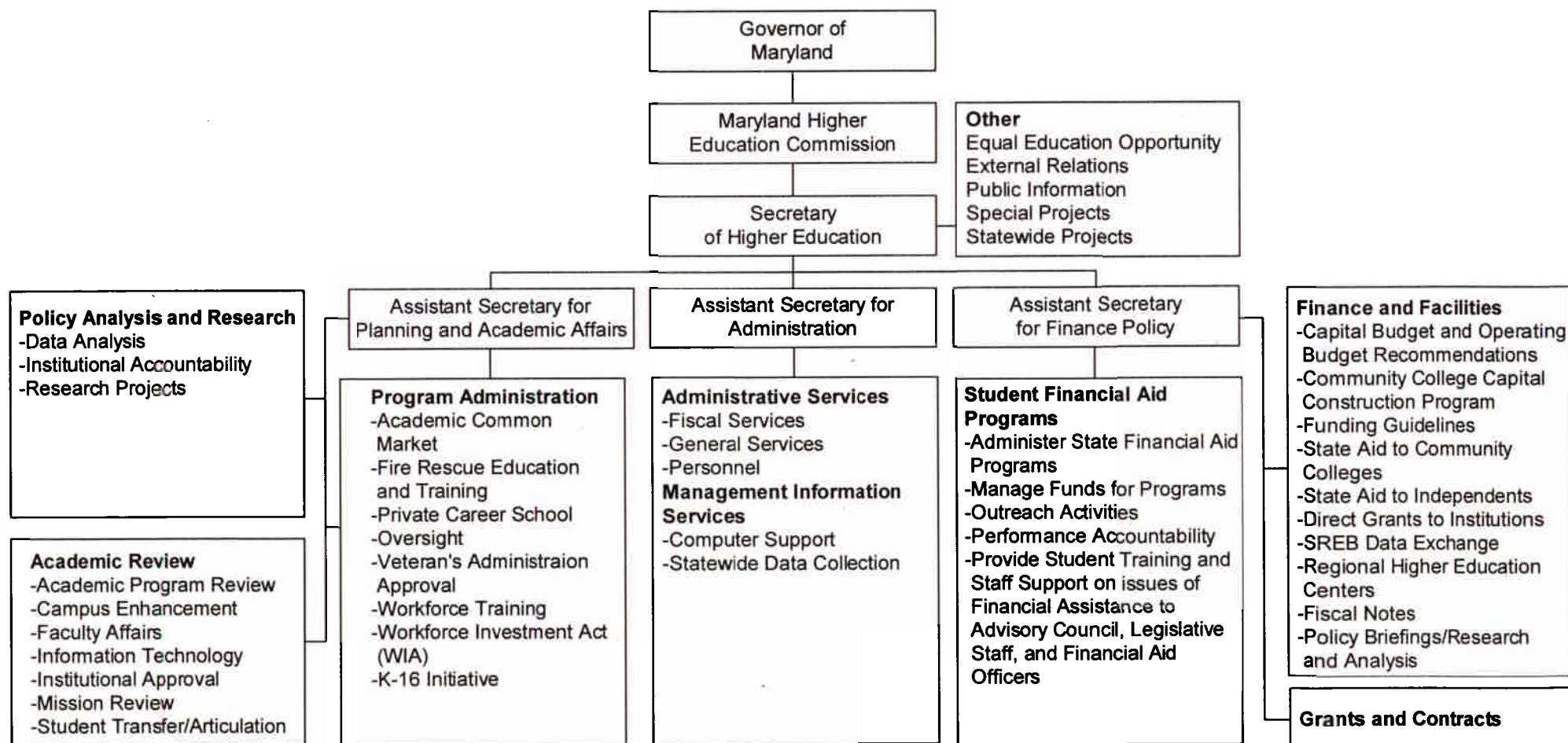
Donald J. Slowinski, Jr.

Richard P. Streett, Jr.

Karen R. Johnson, J.D.

Secretary of Higher Education

# Organizational Chart





# Mission

- Ensure access to a high-quality, adequately funded, effectively managed, and capably led system of postsecondary education, which adheres to the principle and law governing equal educational opportunity and enables its citizens to make positive contributions to society and to thrive in the economy

# Vision

- A State in which all citizens are equally prepared to be productive, socially engaged, and responsible members of a healthy economy and an open and democratic society in which all citizens make contributions to creating and maintaining that economy and society





# Goals

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- Achieve and sustain a preeminent statewide array of postsecondary educational institutions that are recognized for their distinctiveness and their excellence nationally and internationally
- Provide affordable and equitable access for every qualified Maryland citizen
- Contribute to the further development of Maryland's economic health and vitality
- Support and encourage basic and applied research
- Strengthen teacher preparation and improve the readiness of students for postsecondary education
- Provide high-quality academic programs for a population of increasingly diverse students
- Establish Maryland as one of the most advanced states in the use of information technology to improve learning and access
- Achieve a cost-effective and accountable system of delivering high-quality postsecondary education



# Responsibilities

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- Coordinate Maryland's postsecondary education system - University System of Maryland, Morgan State University, St. Mary's College of Maryland, Community Colleges, Independent Colleges and Universities, and Private Career Schools
  - Enhance Economic Development
  - Meet career, training, and educational needs of citizens
  - Promote civic responsibilities
- Administer student financial aid
- Provide statewide planning, leadership, vision, balance, coordination, and advocacy



# Maryland Higher Education Commission

## Highlights



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- 2000 Maryland State Plan for Postsecondary Education
- Mission Statement Review
- OCR Partnership Agreement
- Task Force to Study College Readiness for Disadvantaged and Capable Students
- Financial Aid Study
- College Awareness and Outreach Efforts
- Academic Program Review
- Associate of Arts in Teaching
- College Preparation Intervention Program
- Peer Performance Analysis
- Performance Accountability



# 2000 Maryland State Plan For Postsecondary Education

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- Excellence
- Access
- Economic Development
- Research
- Teacher Education
- Diversity
- Information Technology
- Accountability



## Mission Statement Review

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- Promotes equality and access
- Builds on institutions unique strengths
- Guides new program development
- Avoids unnecessary and unreasonable academic program duplication



## OCR Partnership Agreement

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- First status and progress report provided November 2001
- Institutions working hard to fulfill commitment areas
  - Collaborative efforts in Teacher Preparation (AAT, and Coppin/Towson special education program)
  - Mentoring and enrichment programs for high school students
  - Tracking attrition rates with the objective of increasing retention rates
  - Building campus and community relationships through advertising and specialized staff
  - Appointing committees to address campus diversity issues
- Completed Comprehensive review of Coppin State College and “Best Practices” studies at four HBCU’s
- Performed Financial Aid Study
- Increased match for the Private Donation Incentive Program



## Proposed FY 2003 OCR Funding

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- \$6 million Enhancement Fund
- Access & Success: additional \$1.5 million for a total of \$6 million



# Task Force to Study College Readiness for Disadvantaged and Capable Students

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- K – 16 Leadership
- Accountability through data collection
- PSAT
- Curriculum alignment
- Teacher support – retention and recruitment
- Need-based financial aid
- Early outreach and intervention
- Graduate level mentoring



# Financial Aid Study

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- Improve affordability and access to higher education
- Improve administration of student financial aid
- Concerns
  - Program Proliferation
  - Complexity
  - Outdated image
  - Technology
  - Need-based aid
- Recommendations
  - Consolidate
  - Streamline
  - Increase funding and outreach
  - Name Change
  - Enhance technology

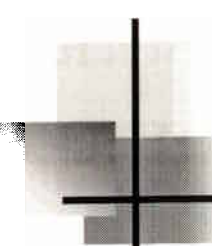


## College Awareness and Outreach

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- Direct mailing to juniors in the State of Maryland
- Financial aid presentations and workshops increased by 72% in academic year 2001-2002
- Outreach in cooperation with community and faith-based organizations
- Substantial increase in media coverage of financial aid programs and events
- Student Guide distributed to 522 high school and college in September 2001
- Development of web-based "College Aid Calculator"
- Development of web-based student inquiry – "Check my File"





# College Goal Sunday: February 10, 2002

## @ 2:00 – 4:00 p.m.

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- Statewide program providing free information and assistance to families applying for college financial aid
- Financial-aid professionals help college-bound students and their families complete the Free Application for Federal Student Aid (FAFSA)
- Sponsors are the Maryland Higher Education Commission, DE-DC-MD Association of Student Financial Aid Administrators, Inc., Lumina Foundation, and USA Funds

### Site Locations:

- Allegany County- Allegany Community College
- Anne Arundel County- Old Mill High School
- Baltimore City- Patterson High School/ Poly Western Complex
- Eastern Shore- Easton High School/ Wor Wic Community College
- Harford County- H.E.A.T. Center in Aberdeen
- Montgomery County- Wheaton High School
- Prince George's County- Prince George's Community College
- Washington DC- University of DC/ U.S. Department of Education

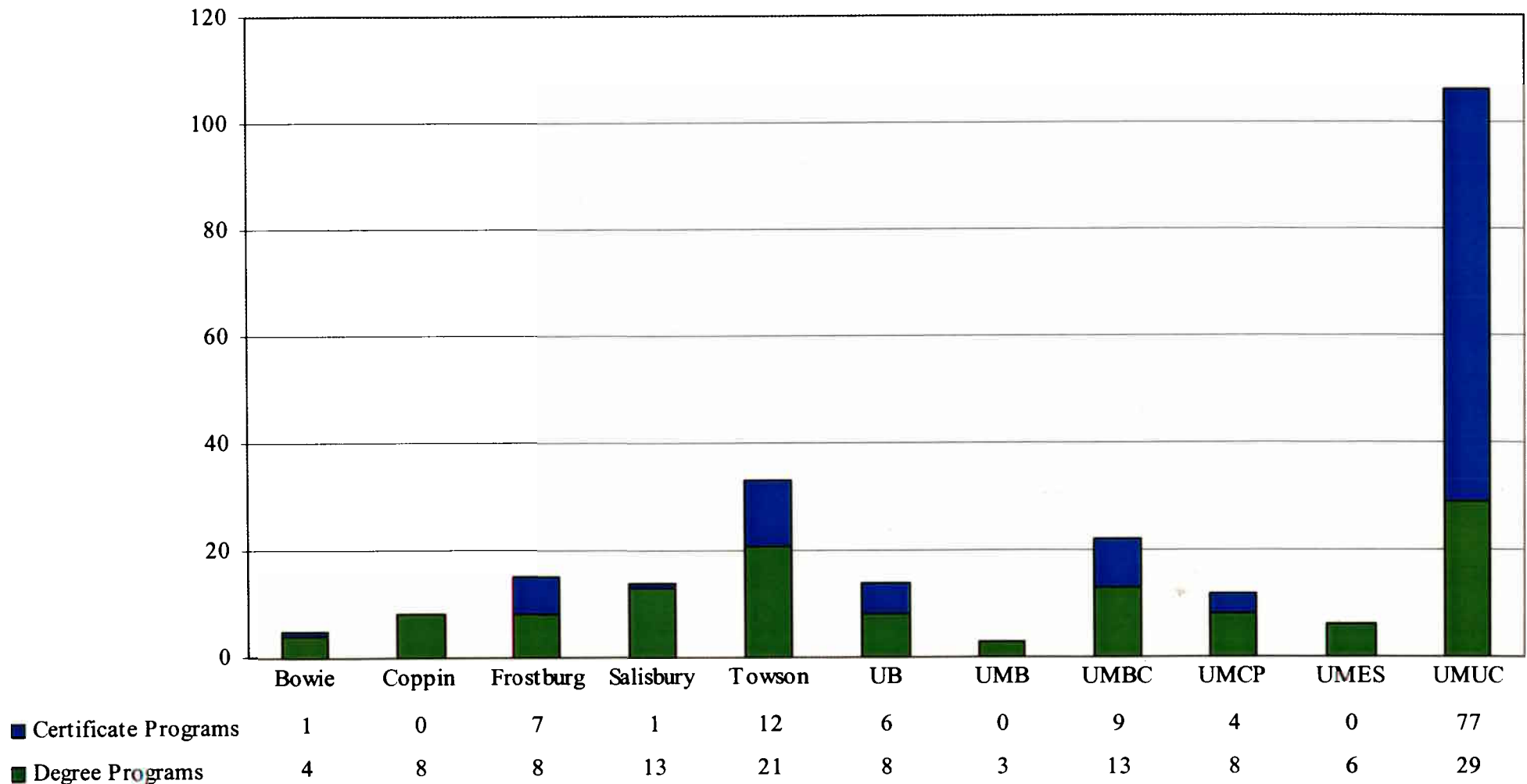


# Academic Program Review

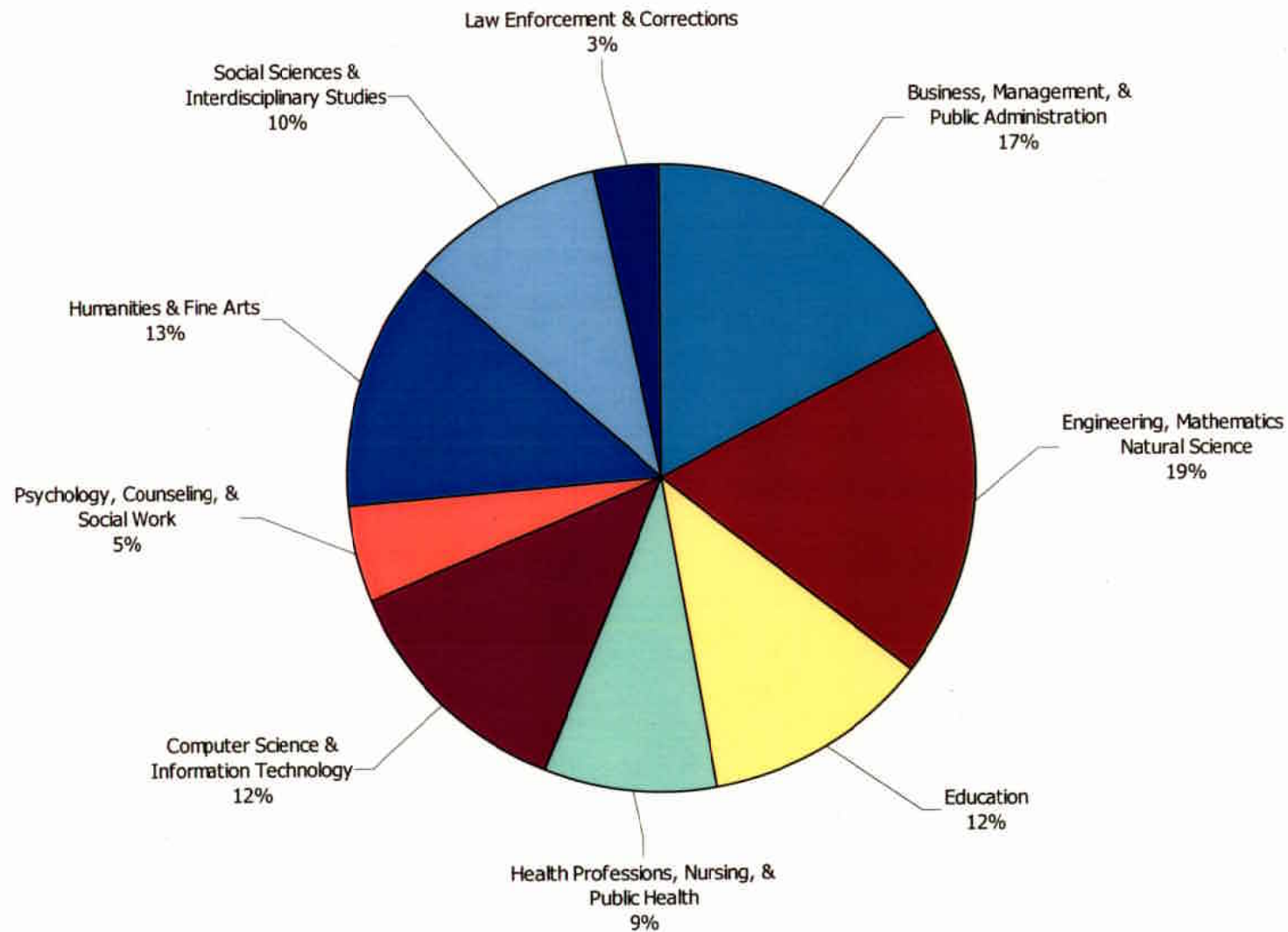
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- New academic program review process for institutions within the University System of Maryland (USM)
- 121 new academic programs have been implemented under new process compared to 51 programs prior (137% increase)
- 60-day review process for all institutions of higher education, public and private
- Low-productivity review of academic programs for public institutions
  - 168 academic programs identified for review
  - 31 discontinued
  - 108 recommended for exemption
  - 29 recommended for further study

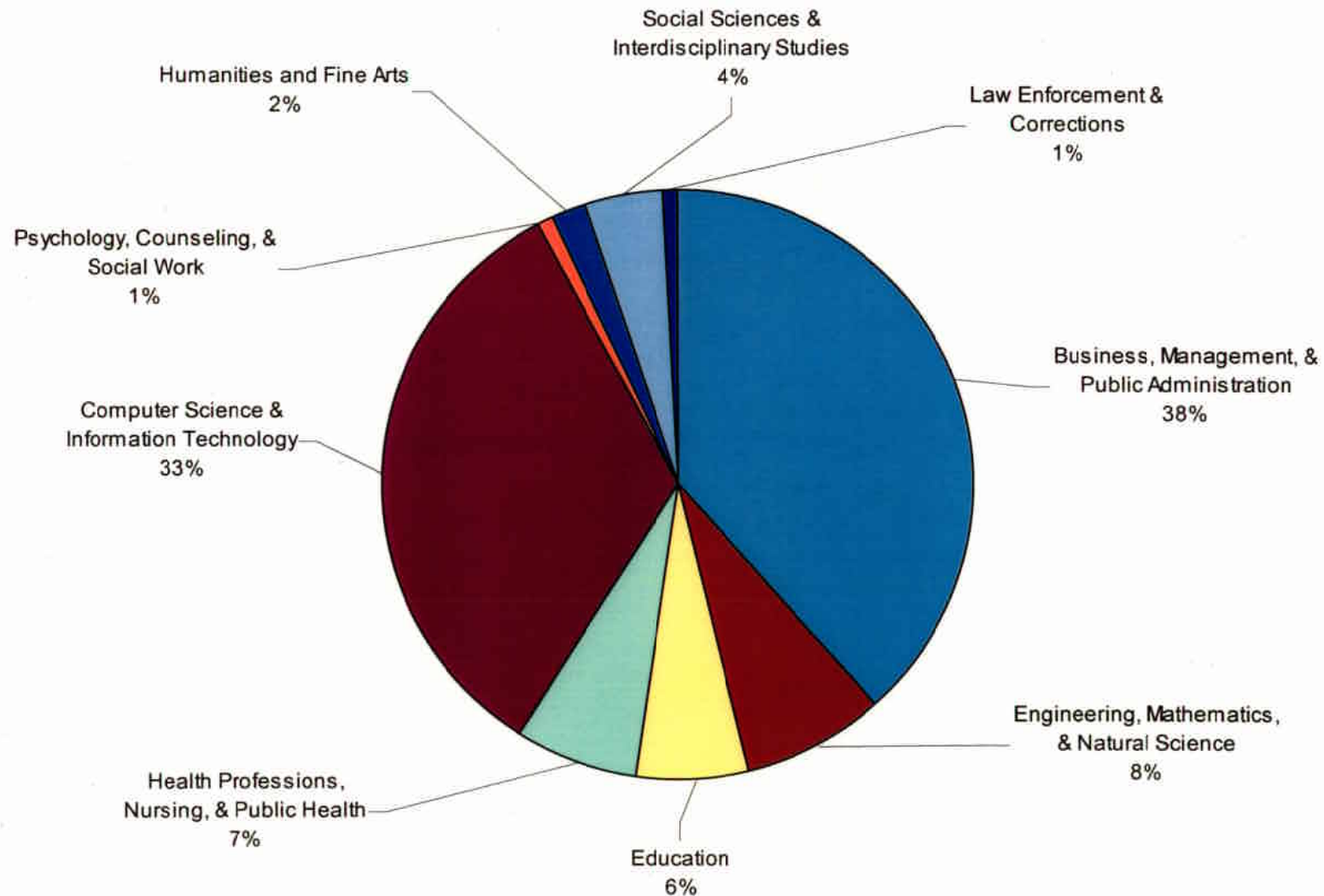
# New USM Degree and Certificate Programs by Institution: July 1999 – December 2001



# New USM Degree Programs by Field of Study: July 1999 – December 2001



# New USM Certificate Programs by field of Study: July 1999 – December 2001







# Associate of Arts in Teaching

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- National model – first full transferable teacher education program
- Responds to objectives and strategies in the State Plan, USM's strategic plan and the community colleges' strategic vision
- Reduced 352 Articulation agreements into one statewide agreement
- Seamless transfer from community college into four-year public or private teacher education program
- Currently, six community colleges approved the A.A.T.

Anne Arundel C.C.

Frederick C.C.

Carroll C.C.

Howard C.C.

C.C. Baltimore County

Prince George's C.C.



## College Preparation Intervention Program (CPIP)

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- Works with Gaining Early Awareness and Readiness for Undergraduate Program (GEAR UP) to assist more than 2,700 students
- Provides professional development, enrichment activities, academic tutoring, career information, college awareness
- Twelve (12) higher education partnerships across Maryland
- Nineteen (19) schools receive mini-grants
- 93 students enrolled in college received GEAR UP scholarships
- GEAR UP website provides information for students, parents, teachers, counselors, and project directors  
**[www.towson.edu/coe/gearup](http://www.towson.edu/coe/gearup)**





# Peer Performance Analysis

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- Performance accountability component of the Funding Guidelines
- Compares institutional performance against peers
- 10 “performance peers”
- 17 performance measures for the University System of Maryland and 14 for Morgan State University
- Maryland institutions are expected to perform at or above their peers on most indicators
- Institutions performing below their peers must identify actions to improve performance
- Institutions performing above peers will have opportunity to qualify for enhanced set of funding peers

# Performance Accountability

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- MHEC annually reviews performance accountability reports from public colleges and universities – independent colleges and universities submit reports voluntarily
- Four-Year Campuses
  - Performance Accountability and Managing for Results have been combined into one report
  - MFR platform with individualized goals, objectives and measures will be used
  - Indicators dealing with graduation, retention, minority enrollment and achievement, and post graduation outcomes to be included
- Community Colleges
  - Mission/Mandate driven accountability process
  - Common set of indicators and six basic categories – accessibility and affordability, learner-centered focus for student success, diversity, support of regional economic and workforce development, community outreach and service, and responsible and effective use of public funding



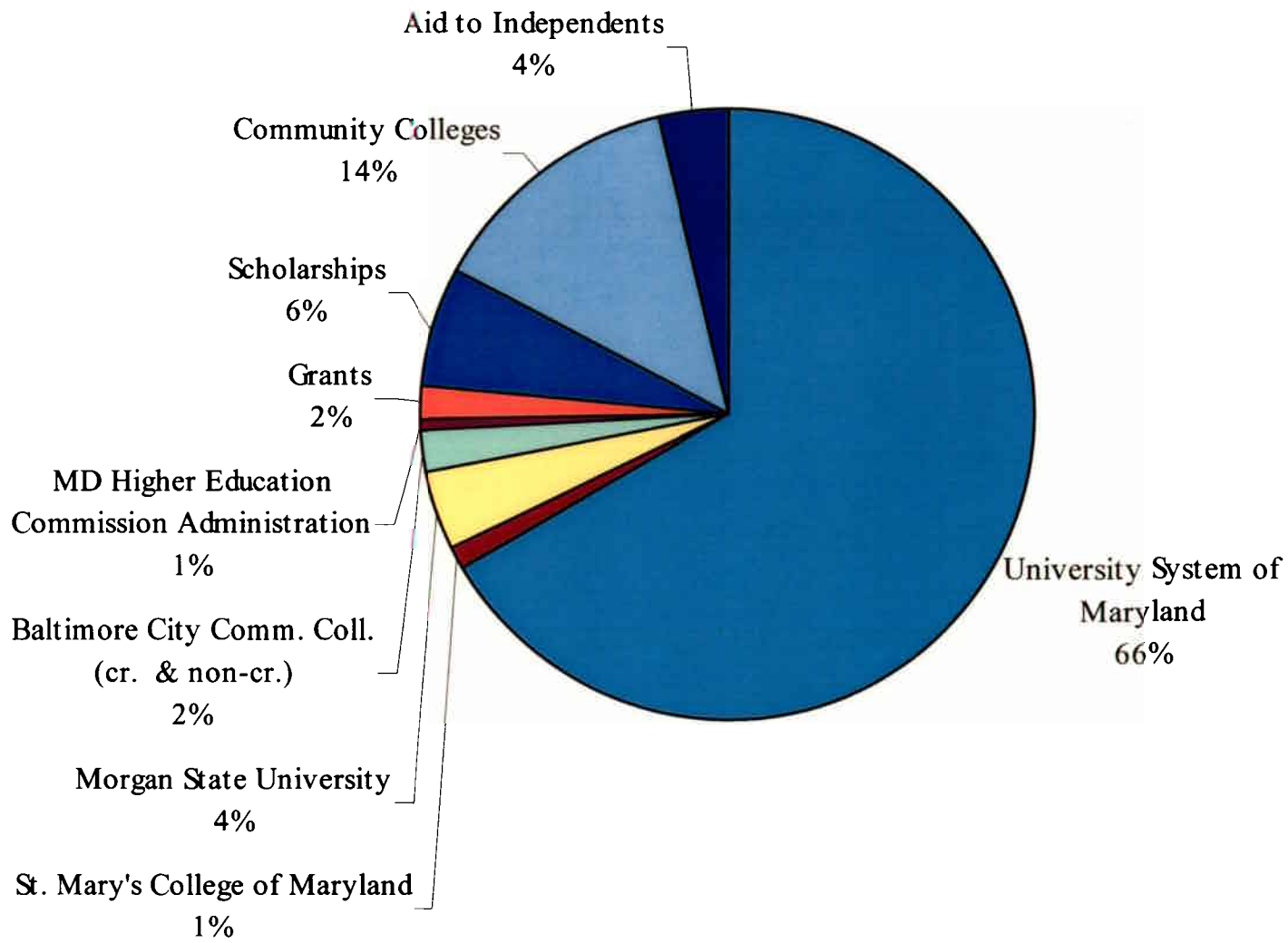
# Maryland Higher Education Commission

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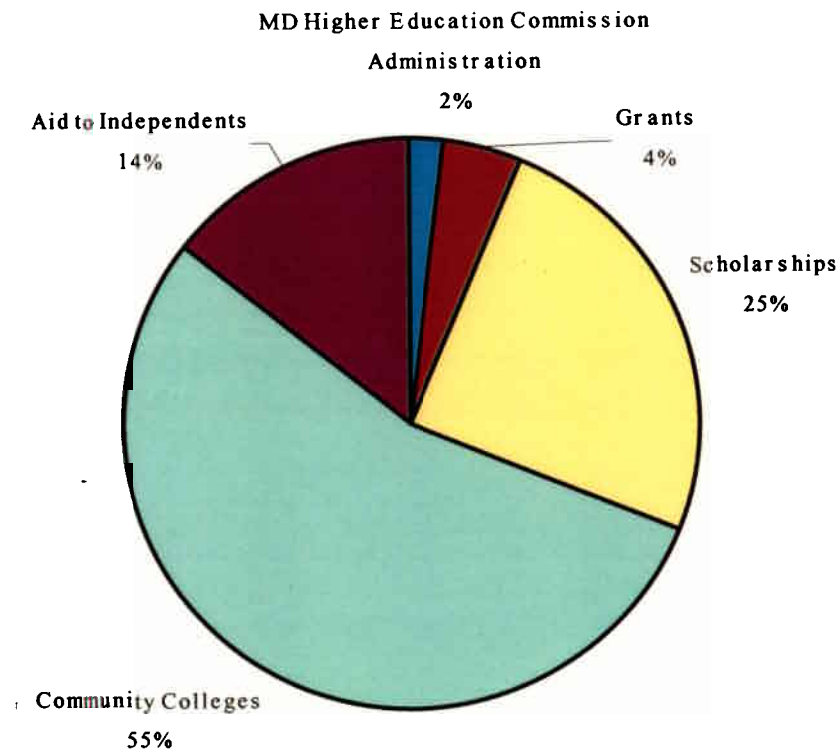
## FY 2003 Budget



# Maryland Higher Education General Fund Allowance: FY 2003



# Summary of MHEC's General Fund Allowance: FY 2003



Institutions	FY 1998	FY 1999	FY 2000	FY 2001	Rev. Appropriation FY 2002 <sup>1</sup>	Allowance FY 2003 <sup>1</sup>	% Change FY 1999 - 2003
MD Higher Education Commission Administration	\$ 4,550,894	\$ 4,824,700	\$ 5,127,764	\$ 5,618,370	\$ 6,522,125	\$ 6,852,995	42%
Grants	3,492,665	5,944,973	6,218,473	9,902,500	10,315,500	15,615,500	163%
Scholarships	43,963,190	46,094,912	54,371,750	68,386,436	80,040,486	85,960,104	86%
Community Colleges	124,833,882	129,034,121	141,420,067	162,960,349	178,502,440	187,948,795	46%
Aid to Independents	31,505,025	33,176,207	36,568,711	41,614,917	46,048,333	49,107,683	48%
<b>MHEC Sub-Total</b>	<b>\$ 208,345,656</b>	<b>\$ 219,074,913</b>	<b>\$ 243,706,765</b>	<b>\$ 288,482,572</b>	<b>\$ 321,428,884</b>	<b>\$ 345,485,077</b>	<b>58%</b>
<b>Higher Education Total</b>	<b>\$ 876,802,649</b>	<b>\$ 941,259,788</b>	<b>\$ 1,042,834,466</b>	<b>\$ 1,174,618,997</b>	<b>\$ 1,282,690,966</b>	<b>\$ 1,341,704,868</b>	<b>43%</b>

<sup>1</sup>FY 2002 revised appropriation and the FY 2003 Governor's allowance includes reductions contingent on BRA.

## Joseph A. Sellinger Program of Aid to Non-Public Institutions: FY 2001 to FY 2003

Eligible Institutions	FY 2001 Actual		FY 2002 Appropriation		FY 2003 Allowance <sup>1</sup>		FY 02-03 % Change
	Fall 99 FTES	State Aid	Fall 00 FTES	State Aid	Fall 01 FTES	State Aid	
Baltimore Hebrew University	-	\$ -	-	\$ -	103.07	\$ 149,733	n/a
Baltimore International College	461.67	596,403	474.73	663,152	474.60	689,678	4%
Capitol College	509.53	658,239	499.07	697,143	483.53	725,029	4%
College of Notre Dame	1,453.80	1,878,087	1,429.33	1,996,627	1,345.87	2,076,492	4%
Columbia Union College	-	-	-	-	734.93	1,067,689	n/a
Goucher College	1,411.13	1,822,968	1,506.07	2,103,816	1,509.63	2,187,968	4%
Hood College	999.70	1,291,460	960.80	1,342,136	889.40	1,395,821	4%
Johns Hopkins University	13,686.20	17,680,478	13,858.47	19,358,810	14,083.35	20,133,157	4%
Loyola College	4,500.00	5,813,312	4,481.47	6,260,134	4,520.30	6,510,540	4%
Maryland Institute College of Art	1,346.60	1,739,601	1,403.13	1,960,029	1,452.73	2,038,430	4%
Mount St. Mary's College	1,359.20	1,755,879	1,455.93	2,033,785	1,516.87	2,115,136	4%
St. John's College	592.93	765,979	620.73	867,099	625.07	901,783	4%
Sojourner-Douglass College	675.93	873,203	823.27	1,150,016	958.53	1,196,017	4%
Villa Julie College	1,782.27	2,302,416	1,932.83	2,699,963	2,059.13	2,807,962	4%
Washington College	1,224.80	1,582,254	1,309.47	1,829,186	1,303.53	1,902,354	4%
Western Maryland College	2,209.73	2,854,638	2,209.50	3,086,437	2,190.84	3,209,895	4%
<b>TOTAL</b>	<b>32,213.50</b>	<b>\$ 41,614,917</b>	<b>32,964.80</b>	<b>\$ 46,048,333</b>	<b>34,251.39</b>	<b>\$ 49,107,683</b>	<b>7%</b>
<b>GRANT PER FTE</b>		<b>\$ 1,291.85</b>		<b>\$ 1,396.89</b>		<b>\$ 1,433.74</b>	<b>3%</b>

<sup>1</sup> The FY 2003 Governor's Allowance includes reductions contingent on Budget Reconciliation Act

Source: Department of Budget and Management

**Maryland Higher Education Commission**  
**Educational Grants: FY 2001 to FY 2003**

	<b>FY 2001 Actual</b>	<b>FY 2002 Appropriation</b>	<b>FY 2003 Allowance<sup>1</sup></b>
Henry H. Welcome Grants	\$ 120,000	\$ 160,000	\$ 200,000
Diversity Grants	180,000	180,000	180,000
Retention Grants	100,000	100,000	100,000
Incentive Grants	180,000	180,000	180,000
Maryland Higher Education Investment Program (MHEIP)	370,000	-	-
Eisenhower Mathematics & Science	755,641	778,626	1,023,871
Access and Success Grants	3,000,000	4,500,000	6,000,000
Maryland Applied Information Technology Initiative	5,000,000	5,000,000	-
Faculty Technology Training	1,000,000	1,000,000	6,000,000
Doctoral Grant	60,000	60,000	1,320,000
Washington Center for Internships & Academic Seminars	-	200,000	1,000,000
Private Donation Incentive Program	3,130,000	1,640,000	60,000
Interstate Educational Compacts in Optometry	82,500	82,500	200,000
Maryland Digital Library (MDL)	500,000	500,000	-
Early Intervention/College Preparation Grants	1,685,353	2,100,400	82,500
Coppin State College/HBCU Best Practices Study	550,000	250,000	620,000
University of Maryland Baltimore County	500,000	-	2,100,400
St. Mary's College Equipment	600,000	-	-
Baltimore City Community College Surge Space	175,000	175,000	175,000
Bowie State University	-	350,000	-
Southern Maryland Regional Higher Education Center	85,000	368,000	368,000
<b>TOTAL</b>	<b>\$ 18,073,494</b>	<b>\$ 17,624,526</b>	<b>\$ 19,609,771</b>
General Funds	\$ 11,781,824	\$ 10,315,500	\$ 15,615,500
Special Funds	5,180,000	5,180,000	1,325,270
Federal Funds	1,111,670	2,129,026	2,374,271
Reimbursable Funds	-	-	294,730
<b>TOTAL</b>	<b>\$ 18,073,494</b>	<b>\$ 17,624,526</b>	<b>\$ 19,609,771</b>

<sup>1</sup> FY 2003 Governor's Allowance is contingent on Budget Reconciliation Act

Source: Department of Budget and Management





# State Scholarship Programs

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FY 2003





## State Scholarship Programs

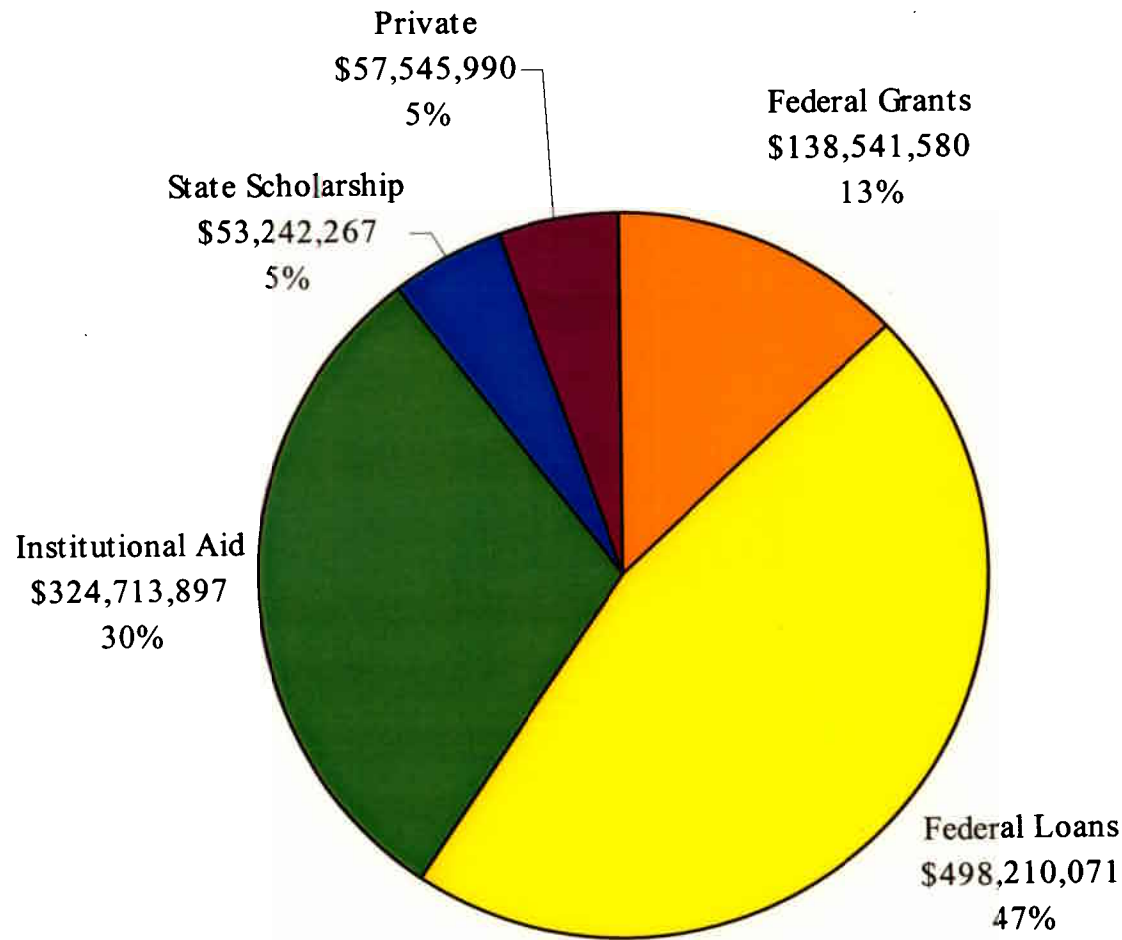
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- 24 financial aid programs totaling almost \$86 million FY 03 - funding increased by \$54.6 million since FY1995
- Over 47,000 students have been offered assistance to attend college in FY 2002
- New in FY 2002 – Hope Community College Transfer Scholarship
- Outreach activities include – public announcements, new and revised publications, promotional materials, State organization mailings, financial aid workshops, web links to colleges and State agencies, and poster distribution
- The Student Guide to Higher Education in Maryland reached 805 schools in September 2001



# Aid to Maryland's Students

## Graduate and Undergraduate: Academic Year 1999-2000



Total: \$1,072,253,805



# Recipients of State Financial Aid Programs: FY 1999 - 2003

Program	FY 1999 Actual		FY 2000 Actual		FY 2001 Actual		FY 2002 Working Appropriation		FY 2003 Allowance	
	Recipients	Avg. Award	Recipients	Avg. Award	Recipients	Avg. Award	Projected Recipients	Avg. Award	Projected Recipients	Avg. Award
Educational Assistance Grant	20,176	\$ 1,382	20,297	\$ 1,427	18,819	\$ 1,668	22,547	\$ 1,711	18,854	\$ 1,754
Guaranteed Access Grant	718	5,431	622	5,727	733	5,866	848	5,882	981	6,117
Senatorial Scholarships	6,318	935	6,268	965	5,411	1,131	5,896	1,100	5,896	1,100
Delegate Scholarships	3,018	839	3,238	683	2,599	885	2,484	1,200	2,470	1,255
Distinguished Scholar Program	1,446	3,000	1,436	3,000	1,440	2,945	1,400	3,000	1,400	3,000
Distinguished Teacher Education Program	78	3,000	80	3,000	64	3,000	78	3,000	78	3,000
Loan Assistance Repayment Program	-	-	-	-	-	-	-	-	-	-
LARP - General	51	3,705	270	2,885	365	2,689	239	2,805	230	2,913
LARP - Primary Care Services <sup>2</sup>	14	46,733	18	57,932	12	36,296	20	25,500	27	27,200
LARP - Dent-Care	-	-	-	-	5	33,000	10	33,000	15	33,000
Edward T. Conroy Memorial Scholarship Program	52	2,875	59	3,106	72	3,555	72	3,657	61	3,803
Part-Time Grant Program	2,285	328	1,969	426	2,595	426	6,222	450	4,000	450
Professional School Scholarships	198	992	449	987	490	968	253	1,000	203	1,000
Reimbursement of Firemen and Rescue Squadmen	160	1,851	141	2,239	153	2,039	164	2,185	164	2,272
J.F. Tolbert Memorial Student Grant Program	847	231	1,000	200	1,000	200	1,000	300	750	400
Scholarship to UM School of Medicine	1	7,500	2	7,500	1	7,500	-	-	-	-
Sharon Christa McAuliffe Memorial Program	40	5,192	66	5,494	87	6,072	190	4,800	124	4,992
Physical & Occupational Therapist	10	1,700	11	2,000	7	1,714	6	2,000	10	2,000
Child Care Providers	86	1,084	72	1,093	60	1,192	42	1,296	69	1,296
Maryland State Nursing Scholarship Program	273	2,193	327	2,176	416	2,143	427	2,293	388	2,730
HOPE Science and Technology Scholarship	-	-	743	2,804	1,143	2,840	1,745	2,800	2,935	2,840
HOPE Maryland Teacher Scholarship	-	-	653	2,596	1,859	4,456	2,520	4,700	3,175	4,456
HOPE Scholarship	-	-	-	-	169	2,518	407	2,457	1,150	2,518
HOPE Transfer Scholarship	-	-	-	-	-	-	357	2,878	340	2,878
Developmental Disabilities and Mental Health	-	-	79	1,556	297	1,899	521	1,746	826	1,816
<b>Total Recipients</b>	<b>35,700</b>		<b>37,800</b>		<b>37,797</b>		<b>47,448</b>		<b>44,146</b>	

<sup>1</sup> The Educational Assistance & Guaranteed Access programs reflect actual expenditures - numbers which may vary from reported actuals due to year-end closing encumbrances and carry forward amounts.

<sup>2</sup> LARP - PCS is the average award for an annual payment to 27 participants for a two year commitment.

<sup>3</sup> The UM School of Medicine program ended with FY 01.

# Maryland Higher Education Commission State Financial Aid: FY 2001-2003

Scholarship Programs	FY 2001 Actual	FY 2002 Appropriation	FY2002 Working Appropriation	FY 2003 Allowance	FY 2002-2003 % Change
Educational Excellence Awards	\$ 37,974,400	\$ 38,767,360	\$ 43,040,172	\$ 39,071,026	1 %
Educational Assistance Grant	34,012,696	33,779,424	38,050,172	33,070,249	(2)%
Guaranteed Access Grant	3,961,794	4,987,936	4,990,000	6,000,777	20 %
Senatorial	6,122,547	6,486,000	6,277,115	6,486,000	0 %
U of M School of Medicine (Family Practice)	7,500	-	7,500	-	0 %
Edward T. Conroy	255,944	223,542	263,768	232,484	4 %
Delegate	2,300,306	2,981,179	2,392,575	3,100,426	4 %
Fire Rescue Tuition Reimbursement	311,912	357,912	357,912	372,228	4 %
Professional School Scholarships	474,000	202,500	253,000	202,500	0 %
Physician Assistant/Nurse Practitioner	79,500	79,500	79,500	79,500	0 %
Distinguished Scholar	4,240,658	4,200,000	4,149,286	4,200,000	0 %
Tolbert Memorial Grant	200,000	300,000	300,000	300,000	0 %
McAuliffe Memorial Teacher Scholarships	528,268	1,000,000	911,972	620,570	(38)%
HOPE Scholarships <sup>1</sup>	11,954,760	20,760,000	18,760,000	26,360,000	27 %
HOPE Scholarship - General	425,500	1,000,000	1,002,554	2,896,444	190 %
HOPE Scholarship - Science and Technology	3,245,760	4,952,000	4,886,000	8,336,123	68 %
HOPE Scholarship - Teacher	8,283,500	13,985,670	11,844,000	14,147,206	1 %
HOPE Transfer Scholarship	-	822,330	1,027,446	980,228	19 %
Distinguished Scholar Teacher	192,000	234,000	234,000	234,000	0 %
Loan Assistance Repayment Program	1,315,329	1,510,000	1,510,000	2,629,371	74 %
LARP	981,636	670,000	670,000	670,000	0 %
LARP Primary Care Services	173,693	510,000	510,000	1,464,371	187 %
LARP Dent-Care	160,000	330,000	330,000	495,000	50 %
Nursing	891,000	980,000	980,000	1,058,696	8 %
Physical & Occupational Therapist	12,000	20,000	11,000	20,000	0 %
Child Care Providers	71,500	90,000	54,250	90,000	0 %
Developmental Disabilities and Mental Health	564,250	1,500,000	908,976	1,500,000	0 %
Part-Time Grants	1,800,000	1,800,000	2,800,000	1,800,000	0 %
Health Personnel Shortage Incentive Grant Program	269,661	350,000	350,000	506,229	45 %
<b>TOTAL</b>	<b>\$ 69,565,535</b>	<b>\$ 81,841,993</b>	<b>\$ 83,641,026</b>	<b>\$ 88,863,030</b>	<b>9 %</b>
General Funds	\$ 68,194,367	\$ 80,040,486	\$ 82,028,700	\$ 85,960,104	7 %
Special Funds	649,661	1,080,000	900,000	2,190,600	103 %
Federal Funds	721,507	721,507	712,326	712,326	(1)%
	<b>\$ 69,565,535</b>	<b>\$ 81,841,993</b>	<b>\$ 83,641,026</b>	<b>\$ 88,863,030</b>	<b>9 %</b>

<sup>1</sup> Amounts combine all awards for particular program



# Maryland State Scholarship Programs

Program	Undergrad	Graduate	Full-time	Part-time	Need Based	Service Obligation	Private Career School	Additional Information
S.C. McAuliffe Memorial Teacher Education Award	•	•	•	•		•		For students preparing for a career in teaching in areas of critical shortage in the State; minimum 3.0 GPA required and 60 credit hours of undergraduate coursework; required to teach in State for each year awarded; award up to cost of attending UMCP.
Child Care Provider Grant	•		•	•		•		Recipients are preparing for a career in child care services; awards are for tuition up to \$2,000; recipients are required to provide child care services in the State for each year awarded.
Tuition Reimbursement of Firefighters, Ambulance and Rescue	•	•	•	•				Provides professional or volunteer firefighters and rescue squad members with reimbursement of tuition costs; reimbursement is made over one year after completion of courses in fire or EMT degree program and services in the field.
Loan Assistance Repayment Program					•	•		Provide assistance in repayment of loan debt to individuals working full-time in non-profit organizations and State or local governments; awards up to \$7,500.
Loan Assistance Repayment Program-Physicians					•	•		Provides assistance in repayment of loan debt to physicians and medical residents specializing in primary care in under-served areas.
Loan Assistance Repayment Program-Dentists					•	•		Provides assistance in repayment of loan debt for dentists serving in under-served areas.
Edward T. Conroy Memorial Scholarship	•	•	•	•			•	Provides assistance to disabled public safety employees; children of POWs; children of deceased or 100% disabled military; children & spouses of deceased public safety employees. Awards may not exceed tuition and fees for undergrad at UMCP.
Hope Science and Technology Scholarship	•		•			•		Provides assistance to students with a 3.00 gpa on a 4.00 scale who are studying in program areas related to high tech fields such as computer science and engineering. Students at two-year institutions qualify for \$1,000, students at four-year institutions qualify for \$3,000; must work full-time in the State after graduation.
Hope Maryland Teacher Scholarship	•	•	•			•		Provides assistance to full-time undergraduate and part-time graduate students with a 3.00 gpa on a 4.00 scale who are pursuing teacher certification and who will work in the Maryland public schools. Students at two-year institutions qualify for \$2,000, students at four-year institutions qualify for \$5,000.
Hope Scholarship	•		•		•	•		Provides assistance to high school graduates with a 3.00 gpa on a 4.00 scale and a family income of \$95,000 or less. Students at two-year institutions qualify for \$1,000, students at four-year institutions qualify for \$3,000; must work full-time in the State after graduation.
Hope Community College Transfer Scholarship	•		•		•	•		Provides assistance to students who have completed 60 hours and/or an AA degree with a 3.00 gpa on a 4.00 scale and a family income of \$95,000 or less. Student may qualify for \$3,000; must work full-time in the State after graduation.
Developmental Disabilities	•	•	•	•		•		Provides financial assistance to students pursuing a degree in human services. Students must perform a service obligation at an eligible site in human services.

## Maryland State Scholarship Programs

Program	Undergrad	Graduate	Full-time	Part-time	Need Based	Service Obligation	Private Career School	Additional Information
Guaranteed Access Grant	•		•		•			Need based - students from low income families below 130% of fed poverty level; requires 2.5 GPA in high school & college prep program; grant up to cost of attending UMCP minus Pell Grant and family contributions.
Educational Assistance Grant	•		•		•			Need based - students from low and moderate income families; funds up to 30% of financial needs minus Pell.
Senatorial Scholarship	•	•	•	•	•		•	Need based - SAT/ACT required for some applicants; Senator selects recipients; awards range from \$400 to \$2,000 per year; can be for full or part-time undergrad & grad students; awards can be used out-of-state students only for programs not offered in Mar
Delegate Scholarship	•	•	•	•			•	Delegate selects recipients; award amounts vary; can be used out-of-state by students enrolled in academic programs not offered in Maryland.
Tolbert Memorial Student Grant Program			•		•		•	Apply to financial aid office at school which nominates students to the Commission; provides need based grants to full-time students in private career schools; awards range from \$100 to \$1,500.
Distinguished Scholar	•		•					Award to National Merit & Achievement finalists; high academic achievers (minimum of 3.7 GPA), and talented students in fine & performing arts; \$3,000 annually & can be used for tuition, fees, board, books; must be full-time undergrad; maintain a 3.0.
Distinguished Scholar-Teacher	•		•			•		Student must have a Distinguished Scholar Award; scholarship provides an additional \$3,000 per year (total of \$6,000 per year); recipients are required to teach one year in a Maryland public school for each year of the award.
Part-Time Student Grad	•			•	•			Need based - funds are allocated to institutions of higher education based upon the number of undergraduate part-time students with financial need, institutions select recipients. Awards up to \$1,000.
Maryland State Nursing Scholarship	•	•	•	•		•		Awards for tuition & fees up to \$2,400. Recipients are required to serve in a nursing shortage area in Maryland one year for each year of award; minimum 3.0 GPA required; additional living expenses grant of \$2,400 based on need available.
Physical & Occupational Therapists & Assistants Grant	•	•	•			•		Scholarships for persons preparing to seek licensure as physical or occupational therapists or assistants; award for tuition and fees up to \$2,000 annually; must work one year for each year of award in schools or State hospitals.
Family Practice Medical Grant		•	•		•	•		Must be enrolled in the University of MD at Baltimore Medical School; recipients are pursuing a career as a family practice physician; scholarships of \$7,500; recipients are required to practice medicine in an area of need in State.
Professional School Scholarships	•	•	•		•			Need based - Must be enrolled in a program for dentistry, law, medicine, nursing or pharmacy; must be full-time student; awards range from \$200 to \$1,000 annually.

Note: The Hope Scholarship and the Developmental disabilities will begin to make awards in FY 2001.

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## Federal Financial Aid Programs

Program	Undergrad	Graduate	Private Career School	Full-Time	Part-Time	Need Based	Additional Info
Pell & SEOG (Supplemental Educational Opportunity Grant)	•		•	•	•	•	Need based; as EFC increases, amount of the award decreases. Maximum award is \$4,000 for Pell and \$4,000 for SEOG.
Direct Loan Program	•	•	•	•	•	•	Must demonstrate need for subsidized (interest deferred) and not for unsubsidized (interest accrued). Award amount varies by class standing up to \$5,500 annually for dependent students and \$10,500 for independent.
Federal Family Educational Loan (FFEL) Program	•	•	•	•	•	•	Must demonstrate need for subsidized Stafford Loan, available as subsidized (interest deferred) and unsubsidized (interest accrued). Parent loans may not exceed the full cost of education. Grade level maximums are the same as the Stafford program. Repayment begins 60 days from disbursement.
Perkins Loan	•	•	•	•	•	•	Need based. Usually offered to Pell and SEOG eligible students first, \$4,000 annual maximum for undergraduates.
Federal Work-Study	•	•	•	•	•	•	Must demonstrate financial need.
Hope Tuition Tax Credit	•		•	•	•		100% of the first \$1,000 of tuition and fees (less grant aid) and 50% of the second \$1,000. Available for the first two years of college per student. Phased out based on income.
Lifetime Learning	•	•	•	•	•		20% Tax credit for the first \$5,000 (less grant aid) and for the first \$10,000 thereafter. Available beyond the first two years of college per family. Phased out based on income.
Education IRA	•	•	•	•	•		\$500 per year, per child. Accumulates tax free and no tax due upon withdrawal for post-secondary expenses. Phased out based on income. May not benefit from Hope or Lifetime Learning Credit.
IRA Withdrawal	•	•	•	•	•		May withdraw IRA funds without penalty for higher ed expenses. Limited to tuition, fees, room, board, books, and equipment.
Prepaid Tuition	•	•		•	•		Earnings not taxed until the time of withdrawal.
Loan Interest Deductions	•	•		•	•		Above the line deduction for interest paid in the first 60 months. Phased out based on income.
Student Loan Forgiveness	•	•	•	•	•		Excludes from taxable income amounts forgiven if employed in community service jobs addressing unmet needs.

\* Funds for these programs are available to students attending private career schools if the school maintains specific federal standards.